



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Serial No.09/788,302
Filing Date February 15, 2001
Inventor Gregory Sheldon et al.
Assignee Timely Rewards, Inc.
Group Art Unit 3622
Examiner Daniel Lastra
Attorney's Docket No. TI11-001
Customer No.021567
Title: Integrated Frequency and Award Redemption Program for Installment
Based Receivables Behavior Modification and Customer Loyalty
Management

RESPONSE TO OFFICE ACTION

To: Mail Stop Amendment
Commissioner for Patents
P. O. Box 1450
Alexandria, VA 22313-1450

From: Mark W. Hendricksen (Tel. 509-624-4276; Fax 509-838-3424)
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In response to the Office Action dated September 26, 2005, please amend the
above-identified application as follows:

Amendments to the Specification There are none.

Amendments to the Claims are reflected in the listing of claims which begins
on page 2 of this paper.

Amendments to the Drawings There are none.

Remarks/Arguments begin on page 8 of this paper.

An **Appendix** is not included with this response since there are no accompanying
drawing changes.